

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA
HAMMOND DIVISION**

In re: RILEY, EDWARD V.	§	Case No. 18-20363
RILEY, BRIDGET M.	§	
	§	
	§	

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 02/27/2018. The undersigned trustee was appointed on 02/27/2018.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 5,994.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>25.40</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>5,968.60</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 11/08/2018 and the deadline for filing governmental claims was 11/08/2018. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,349.40. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,349.40, for a total compensation of \$1,349.40². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$227.70 for total expenses of \$227.70².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/15/2018

By: /s/ David R. Dubois
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 1

Case No.: 18-20363**Case Name:** RILEY, EDWARD V.
RILEY, BRIDGET M.**Trustee Name:** (520162) David R. DuBois**Date Filed (f) or Converted (c):** 02/27/2018 (f)**§ 341(a) Meeting Date:** 03/27/2018**For Period Ending:** 12/15/2018**Claims Bar Date:** 11/08/2018

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 2232 WHITCOMB STREET, Gary, IN 46404-0000, Lake County Single-family home, SURRENDERING; IN FORECLOSURE. Entire property value: \$20,000.00	20,000.00	0.00		0.00	FA
2 8821 NORTHCOTE AVENUE, Munster, IN 46321-0000, Lake County Single-family home, PERSONAL RESIDENCE. Entire property value: \$160,000.00	160,000.00	0.00		0.00	FA
3 9850 BRIDGET CT, UNION PIER, MI Single-family home, RENTAL PROPERTY TRYING TO GET MODIFICATION OR WILL SURRENDER. Entire property value: \$390,000.00	390,000.00	0.00	OA	0.00	FA
4 2016 Dodge Caravan Entire property value: \$12,000.00	12,000.00	0.00		0.00	FA
5 2010 HONDA CRV, 110000 miles Entire property value: \$5,000.00	5,000.00	0.00		0.00	FA
6 FURNITURE	3,500.00	0.00		0.00	FA
7 CLOTHING	1,000.00	0.00		0.00	FA
8 RINGS	400.00	0.00		0.00	FA
9 Checking: BMO HARRIS	150.00	0.00		0.00	FA
10 2017 TAX REFUNDS (u)	0.00	5,994.00		5,994.00	FA
10 Assets Totals (Excluding unknown values)	\$592,050.00	\$5,994.00		\$5,994.00	\$0.00

Major Activities Affecting Case Closing:

11/20/18 Filed Applications for Compensation - awaiting Orders - TFR to follow

Initial Projected Date Of Final Report (TFR): 10/31/2018**Current Projected Date Of Final Report (TFR):** 12/31/2018

Form 2

Exhibit B

Page: 1

Cash Receipts And Disbursements Record

Case No.: 18-20363
Case Name: RILEY, EDWARD V.
 RILEY, BRIDGET M.
Taxpayer ID #: **-***0487
For Period Ending: 12/15/2018

Trustee Name: David R. DuBois (520162)
Bank Name: Rabobank, N.A.
Account #: *****9300 Checking
Blanket Bond (per case limit): \$36,630,939.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
08/07/18	{10}	Ed Riley and Bridget Riley	2017 Federal and Indiana income tax refunds	1224-000	5,994.00		5,994.00
08/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	5,984.00
09/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		5.00	5,979.00
10/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		5.40	5,973.60
11/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		5.00	5,968.60

COLUMN TOTALS	5,994.00	25.40	\$5,968.60
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	5,994.00	25.40	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$5,994.00	\$25.40	

Form 2

Exhibit B

Page: 2

Cash Receipts And Disbursements Record

Case No.: 18-20363
Case Name: RILEY, EDWARD V.
 RILEY, BRIDGET M.
Taxpayer ID #: **_***0487
For Period Ending: 12/15/2018

Trustee Name: David R. DuBois (520162)
Bank Name: Rabobank, N.A.
Account #: *****9300 Checking
Blanket Bond (per case limit): \$36,630,939.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****9300 Checking	\$5,994.00	\$25.40	\$5,968.60
	\$5,994.00	\$25.40	\$5,968.60

Printed: 12/15/18 11:33

Exhibit C

Claims Distribution Register

Page: 1

Case: 18-20363 EDWARD V RILEY AND BRIDGET M RILEY

Claim#	Date	Pri	Claimant / UTC	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Admin Ch. 7 Claims:								
	11/24/18	200	DAVID R. DUBOIS, ATTORNEY POB 14 PORTAGE, IN 46368-0014 <3110-00 Attorney for Trustee Fees (Trustee Firm)>	\$ 510.00	\$ 510.00	\$ 0.00	\$ 510.00	\$ 510.00
	10/22/18	200	David R. DuBois Chapter 7 Trustee P.O. BOX 14 PORTAGE, IN 46368-0014 <2100-00 Trustee Compensation>	\$ 1,349.40	\$ 1,349.40	\$ 0.00	\$ 1,349.40	\$ 1,349.40
	11/20/18	200	David R. DuBois Chapter 7 Trustee P.O. BOX 14 PORTAGE, IN 46368-0014 <2200-00 Trustee Expenses>	\$ 227.70	\$ 227.70	\$ 0.00	\$ 227.70	\$ 227.70
Total for Priority 200: 100% Paid				\$ 2,087.10	\$ 2,087.10	\$ 0.00	\$ 2,087.10	\$ 2,087.10
Total for Admin Ch. 7 Claims:				\$ 2,087.10	\$ 2,087.10	\$ 0.00	\$ 2,087.10	\$ 2,087.10

Unsecured Claims:

1	08/10/18	610	TD Bank, USA by American InfoSource as agent PO Box 248866 Oklahoma City, OK 73124-8866 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 3,617.46	\$ 3,617.46	\$ 0.00	\$ 3,617.46	\$ 110.51
2	08/10/18	610	TD Bank, USA by American InfoSource as agent PO Box 248866 Oklahoma City, OK 73124-8866 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 4,179.57	\$ 4,179.57	\$ 0.00	\$ 4,179.57	\$ 127.68
3	08/24/18	610	COMMONWEALTH EDISON COMPANY COMED BANKRUPTCY DEPARTMENT 1919 SWIFT DRIVE OAKBROOK TERRACE, IL 60523 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 1,039.63	\$ 1,039.63	\$ 0.00	\$ 1,039.63	\$ 31.76
4	08/27/18	610	Capital One Bank (USA), N.A. by American InfoSource as agent PO Box 71083 Charlotte, NC 28272-1083 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 439.81	\$ 439.81	\$ 0.00	\$ 439.81	\$ 13.44

Printed: 12/15/18 11:33

Exhibit C

Claims Distribution Register

Page: 2

Case: 18-20363 EDWARD V RILEY AND BRIDGET M RILEY

Claim#	Date	Pri	Claimant / UTC	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
5	09/04/18	610	WebCollex LLC c/o JD Receivables LLC PO Box 382656 Germantown, TN 38183 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 1,813.77	\$ 1,813.77	\$ 0.00	\$ 1,813.77	\$ 55.41
6	09/11/18	610	Asons Construction, Inc. % Genetos Lane & Buitendorp LLP 7900 Broadway Merrillville, IN 46410 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 23,508.56	\$ 23,508.56	\$ 0.00	\$ 23,508.56	\$ 718.15
7	09/24/18	610	Dell Financial Services, LLC Resurgent Capital Services PO Box 10390 Greenville, SC 29603-0390 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 5,382.04	\$ 5,382.04	\$ 0.00	\$ 5,382.04	\$ 164.41
8	09/24/18	610	CACH, LLC its successors and assigns as assignee of First National Bank Omaha Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 10,336.29	\$ 10,336.29	\$ 0.00	\$ 10,336.29	\$ 315.76
9	09/24/18	610	CW Nexus Credit Card Holdings I, LLC Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 916.28	\$ 916.28	\$ 0.00	\$ 916.28	\$ 27.99
10	09/26/18	610	LVNV Funding c/o Resurgent Capital Services PO BOX 10675 Greenville, SC 29603-0675 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 663.52	\$ 663.52	\$ 0.00	\$ 663.52	\$ 20.27
11	09/26/18	610	CAPITAL ONE BANK (USA), N.A. CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 10,863.10	\$ 10,863.10	\$ 0.00	\$ 10,863.10	\$ 331.85
12	09/27/18	610	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 1,949.02	\$ 1,949.02	\$ 0.00	\$ 1,949.02	\$ 59.54
13	09/27/18	610	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 594.54	\$ 594.54	\$ 0.00	\$ 594.54	\$ 18.16

Printed: 12/15/18 11:33

Exhibit C

Claims Distribution Register

Page: 3

Case: 18-20363 EDWARD V RILEY AND BRIDGET M RILEY

Claim#	Date	Pri	Claimant / UTC	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
14	10/05/18	610	Verizon by American InfoSource as agent 4515 N Santa Fe Avenue Oklahoma Coty, OK 73118 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 471.05	\$ 471.05	\$ 0.00	\$ 471.05	\$ 14.39
15	10/10/18	610	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 4,470.68	\$ 4,470.68	\$ 0.00	\$ 4,470.68	\$ 136.57
16	10/10/18	610	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 8,495.75	\$ 8,495.75	\$ 0.00	\$ 8,495.75	\$ 259.53
17	10/26/18	610	Midland Funding LLC Midland Credit Management, Inc. as agent PO Box 2011 Warren, MI 48090 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 1,030.71	\$ 1,030.71	\$ 0.00	\$ 1,030.71	\$ 31.49
18	10/26/18	610	Midland Funding LLC Midland Credit Management, Inc. as agent PO Box 2011 Warren, MI 48090 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 8,445.81	\$ 8,445.81	\$ 0.00	\$ 8,445.81	\$ 258.01
19	10/26/18	610	Midland Funding LLC Midland Credit Management, Inc. as agent PO Box 2011 Warren, MI 48090 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 6,554.68	\$ 6,554.68	\$ 0.00	\$ 6,554.68	\$ 200.24
20	10/26/18	610	Midland Funding LLC Midland Credit Management, Inc. as agent PO Box 2011 Warren, MI 48090 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 2,554.67	\$ 2,554.67	\$ 0.00	\$ 2,554.67	\$ 78.04
21	11/05/18	610	Fifth Third Bank PO Box 9013 Addison, TX 75001 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 8,915.79	\$ 8,915.79	\$ 0.00	\$ 8,915.79	\$ 272.36
22	11/07/18	610	Midland Funding LLC Midland Credit Management, Inc. as agent PO Box 2011 Warren, MI 48090 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 2,510.36	\$ 2,510.36	\$ 0.00	\$ 2,510.36	\$ 76.69

Printed: 12/15/18 11:33

Exhibit C

Claims Distribution Register

Page: 4

Case: 18-20363 EDWARD V RILEY AND BRIDGET M RILEY

Claim#	Date	Pri	Claimant / UTC	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
23	11/08/18	610	SYNCHRONY BANK c/o Weinstein & Riley, PS 2001 Western Ave., Ste 400 Seattle, WA 98121 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 5,858.40	\$ 5,858.40	\$ 0.00	\$ 5,858.40	\$ 178.96
24	11/08/18	610	Portfolio Recovery Associates, LLC POB 41067 Norfolk, VA 23541 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 824.11	\$ 824.11	\$ 0.00	\$ 824.11	\$ 25.18
25	11/08/18	610	Portfolio Recovery Associates, LLC POB 41067 Norfolk, VA 23541 <7100-00 Section 726(a)(2) General Unsecured Claims>	\$ 11,624.90	\$ 11,624.90	\$ 0.00	\$ 11,624.90	\$ 355.11
Total for Priority 610: 3.05484% Paid				\$ 127,060.50	\$ 127,060.50	\$ 0.00	\$ 127,060.50	\$ 3,881.50
Total for Unsecured Claims:				\$ 127,060.50	\$ 127,060.50	\$ 0.00	\$ 127,060.50	\$ 3,881.50
Total for Case:				\$ 129,147.60	\$ 129,147.60	\$ 0.00	\$ 129,147.60	\$ 5,968.60

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 18-20363

Case Name: EDWARD V RILEY AND BRIDGET M RILEY

Trustee Name: David R. DuBois

Balance on hand: \$ 5,968.60

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 5,968.60

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - David R. DuBois	1,349.40	0.00	1,349.40
Trustee, Expenses - David R. DuBois	227.70	0.00	227.70
Attorney for Trustee Fees - DAVID R. DUBOIS, ATTORNEY	510.00	0.00	510.00

Total to be paid for chapter 7 administrative expenses: \$ 2,087.10

Remaining balance: \$ 3,881.50

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 3,881.50

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims:	\$	0.00
Remaining balance:	\$	<u>3,881.50</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$127,060.50 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	TD Bank, USA by American InfoSource as agent	3,617.46	0.00	110.51
2	TD Bank, USA by American InfoSource as agent	4,179.57	0.00	127.68
3	COMMONWEALTH EDISON COMPANY COMED BANKRUPTCY DEPARTMENT	1,039.63	0.00	31.76
4	Capital One Bank (USA), N.A. by American InfoSource as agent	439.81	0.00	13.44
5	WebCollex LLC c/o JD Receivables LLC	1,813.77	0.00	55.41
6	Asons Construction, Inc. % Genetos Lane & Buitendorp LLP	23,508.56	0.00	718.15
7	Dell Financial Services, LLC Resurgent Capital Services	5,382.04	0.00	164.41
8	CACH, LLC its successors and assigns as assignee of First National Bank Omaha Resurgent Capital Services	10,336.29	0.00	315.76
9	CW Nexus Credit Card Holdings I, LLC Resurgent Capital Services	916.28	0.00	27.99
10	LVNV Funding c/o Resurgent Capital Services	663.52	0.00	20.27
11	CAPITAL ONE BANK (USA), N.A. CABELA'S CLUB VISA	10,863.10	0.00	331.85
12	Capital One, N.A. c/o Becket and Lee LLP	1,949.02	0.00	59.54
13	Capital One, N.A. c/o Becket and Lee LLP	594.54	0.00	18.16
14	Verizon by American InfoSource as agent	471.05	0.00	14.39
15	American Express National Bank c/o Becket and Lee LLP	4,470.68	0.00	136.57
16	American Express National Bank c/o Becket and Lee LLP	8,495.75	0.00	259.53
17	Midland Funding LLC Midland Credit Management, Inc. as agent	1,030.71	0.00	31.49
18	Midland Funding LLC Midland Credit Management, Inc. as agent	8,445.81	0.00	258.01
19	Midland Funding LLC Midland Credit Management, Inc. as agent	6,554.68	0.00	200.24
20	Midland Funding LLC Midland Credit Management, Inc. as agent	2,554.67	0.00	78.04

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
21	Fifth Third Bank	8,915.79	0.00	272.36
22	Midland Funding LLC Midland Credit Management, Inc. as agent	2,510.36	0.00	76.69
23	SYNCHRONY BANK c/o Weinstein & Riley, PS	5,858.40	0.00	178.96
24	Portfolio Recovery Associates, LLC	824.11	0.00	25.18
25	Portfolio Recovery Associates, LLC	11,624.90	0.00	355.11

Total to be paid for timely general unsecured claims: \$ 3,881.50
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00